

Information to identify the case:

Debtor 1	James J Pron	Social Security number or ITIN	xxx-xx-1987
	First Name Middle Name Last Name	EIN	--
Debtor 2	Jeanette K Pron	Social Security number or ITIN	xxx-xx-3801
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-12875-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James J Pron

Jeanette K Pron

8/21/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

- ◆ some debts which the debtors did not properly list;

- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 James J Pron
 Jeanette K Pron
 Debtors

Case No. 14-12875-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db/jdb
 cr +James J Pron, Jeanette K Pron, 20 Swan Street, A 17, Trenton, NJ 08611-1632
 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)
 cr +Ice House Condominium Association, Inc., c/o Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
 cr +PennyMac Corp. by PennyMac Loan Services, LLC, its, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 516774461 HSBC Bank, Select Portfolio Servicing, POB 65250, Salt Lake City, UT 84165-0250
 516710217 +HSBC Bank USA, N.A., Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
 516702638 +HSBC Bank USA, N.A., as Trustee on behalf of the c, 3217 S Decker Lake Drive, Salt Lake City, UT 84119-3284
 514532107 +Homeward Residential, 1525 S Beltline, Coppell, TX 75019-4913
 514619132 +Ice House Condominium Association, Inc., c/o Cutolo Mandel LLC, 151 Highway 33 East, Suite 204, Manalapan, New Jersey 07726-8635
 514532112 +Officer Kenneth J McClelland, Mercer County Special Civil Part, P.O. Box 905, Trenton, NJ 08605-0905
 514639343 +PENNYMAC LOAN SERVICES, LLC, c/o Aldridge Connors, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
 514532113 +PennyMac Loan Services, LLC, 6101 Condor Drive, Ste 300, Moorpark, CA 93021-2602
 514532111 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: NJ Division Of Taxation, P.O. Box 245, Trenton, NJ 08646-0245)
 514532118 +The Ice House @ 20 Swan Street, C/O CutoloMandel LLC, 151 Highway 33 East, Ste 204, Manalapan, NJ 07726-8635
 515990874 +U.S. Bank Cust Pro Cap III, LLC, Gary Zeitz, 1101 Laurel Oak Rd, Ste 170, Voorhees, NJ 08043-4381
 514532124 +WF/wb, Po Box 3117, Winston Salem, NC 27102-3117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2019 23:56:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2019 23:56:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr E-mail/Text: kriviera@leadersfc.com Aug 21 2019 23:54:00 Leaders Financial Company, 21 Commerce Drive, Cranford, NJ 07016
 514532092 +EDI: MERRICKBANK.COM Aug 22 2019 03:38:00 Advanta Bank Corp, Po Box 31032, Tampa, FL 33631-3032
 514854562 EDI: MERRICKBANK.COM Aug 22 2019 03:38:00 Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 514736043 EDI: AIS.COM Aug 22 2019 03:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 514567010 +EDI: ACCE.COM Aug 22 2019 03:38:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
 514532093 +EDI: ACCE.COM Aug 22 2019 03:38:00 Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630
 514532094 EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bank Of America, Po Box 982235, El Paso, TX 79998
 514532096 EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bank Of America, N.a., 4161 Piedmont Pkwy, Greensboro, NC 27410
 514532095 +EDI: BANKAMER.COM Aug 22 2019 03:38:00 Bank Of America, P.O. Box 5170, Simi Valley, CA 93062-5170
 514532097 +EDI: CHASE.COM Aug 22 2019 03:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514532099 +EDI: CITICORP.COM Aug 22 2019 03:38:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241
 514532098 +EDI: CITICORP.COM Aug 22 2019 03:38:00 Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 514532100 +EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/express, 4590 E Broad St, Columbus, OH 43213-1301
 514532101 +EDI: WFNNB.COM Aug 22 2019 03:38:00 Comenity Bank/vctrsec, 220 W Schrock Rd, Westerville, OH 43081-2873
 514552556 EDI: DISCOVER.COM Aug 22 2019 03:38:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 514532103 +EDI: DISCOVER.COM Aug 22 2019 03:38:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 514532105 +EDI: RMSC.COM Aug 22 2019 03:38:00 Geocrb/gapdc, Po Box 965005, Orlando, FL 32896-5005
 514532106 +EDI: RMSC.COM Aug 22 2019 03:38:00 Geocrb/lord & Tay, Po Box 965015, Orlando, FL 32896-5015
 514568147 EDI: IRS.COM Aug 22 2019 03:38:00 IRS, POB 7346, Philadelphia, PA 19101-7346
 514532109 +E-mail/Text: bncnotices@becket-lee.com Aug 21 2019 23:55:25 Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 514532110 +EDI: TSYS2.COM Aug 22 2019 03:38:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 514532114 +EDI: SEARS.COM Aug 22 2019 03:38:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 47

Date Rcvd: Aug 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514532115 E-mail/Text: jennifer.chacon@spservicing.com Aug 21 2019 23:56:57
Select Portfolio Servicing Inc, P.O. Box 65250, Salt Lake City, UT 84165-0250
514532117 +EDI: WTRNBANK.COM Aug 22 2019 03:38:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
514532119 +EDI: VERIZONCOMB.COM Aug 22 2019 03:38:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
514532120 +EDI: VERIZONCOMB.COM Aug 22 2019 03:38:00 Verizon Wirelss, 2000 Corporate Dr,
Orangeburg, NY 10962-2624
514532121 +EDI: TSYS2.COM Aug 22 2019 03:38:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
514532122 +EDI: WFFC.COM Aug 22 2019 03:38:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
514532123 +EDI: WFFC.COM Aug 22 2019 03:38:00 Wf / Wb Rec, Po Box 84712,
Sioux Falls, SD 57118-4712

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
514532102* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance, 25505 W 12 Mile, Southfield, MI 48034)
514532104* +Discover Fin Svcs LLC, P.O. Box 15316, Wilmington, DE 19850-5316
514532108* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
514802634* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
514532116* +Select Portfolio Servicing Inc, P.O. Box 65250, Salt Lake City, UT 84165-0250
TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for
HSBC Bank USA, N.A., as Trustee on behalf of the holders of Deutsche Bank Alt-A Securities
Mortgage Loan Trust, Mortgage Pass Through Certificat bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the
holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through
Certificates, Series 2007-AR2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the
holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through
Certificates, Series 2007-AR2 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Hubert C. Cutolo on behalf of Creditor Ice House Condominium Association, Inc.
hcutolo@cutololaw.com
John R. Morton, Jr. on behalf of Creditor Leaders Financial Company ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Linda S. Fossi on behalf of Creditor U.S. Bank Cust Pro Cap III, LLC lfossi@zeitzlawfirm.com,
gzeitz@zeitzlawfirm.com/cdillon@zeitzlawfirm.com/rzeitz@zeitzlawfirm.com
R. A. Lebron on behalf of Creditor PENNYMAC CORP. bankruptcy@feinsuch.com

District/off: 0312-3

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 47

Date Rcvd: Aug 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Scott E. Kaplan on behalf of Debtor James J Pron scott@sekaplanlaw.com,
felisha@sekaplanlaw.com,sekparalegal@gmail.com,blum_rick@yahoo.com,anthonyminicpa@gmail.com
Scott E. Kaplan on behalf of Joint Debtor Jeanette K Pron scott@sekaplanlaw.com,
felisha@sekaplanlaw.com,sekparalegal@gmail.com,blum_rick@yahoo.com,anthonyminicpa@gmail.com
Sean M. O'Brien on behalf of Creditor HSBC Bank USA, N.A., as Trustee on behalf of the
holders of Deutsche Bank Alt-A Securities Mortgage Loan Trust, Mortgage Pass Through
Certificates, Series 2007-AR2 DMCDonough@flwlaw.com
Steven K. Eisenberg on behalf of Creditor PennyMac Corp. by PennyMac Loan Services, LLC, its
servicing agent bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 15